Claims

1. A method for detecting a fund transaction route in an electronic payment process, wherein the method comprises:

generating an actual route code for a fund transaction based on a fund transaction identifier, the actual route code being used to represent an actual transaction route of fund in the fund transaction, by

obtaining, from a corresponding database based on the fund transaction identifier, actual transaction information of fund in the fund transaction, the actual transaction information including: transaction accounts and a transaction sequence;

obtaining account codes corresponding to the transaction accounts;

combining the account codes of the transaction accounts based on the transaction sequence;

obtaining a standard route code corresponding to the fund transaction identifier;

when the actual route code is identical to the standard route code, confirming correctness of the transaction route of the fund transaction.

2. The method according to claim 1, wherein the obtaining an account code corresponding to a transaction account comprises:

obtaining a type code of the transaction account;

when the type code is a first type code, determining that the account code corresponding to the transaction account is a combination of the type code and an account ID of the transaction account;

when the type code is a second type code, determining that the account code corresponding to the transaction account is the type code.

3. The method according to claim 1, wherein the obtaining a standard route code corresponding to the fund transaction identifier comprises:

obtaining a transaction code corresponding to the fund transaction identifier;

obtaining a standard route code corresponding to the transaction code.

4. The method according to claim 1, wherein

the fund transaction identifier is a transaction serial number.

5. An apparatus for detecting a fund transaction route in an electronic payment process, wherein the apparatus comprises:

a code generation unit that generates an actual route code for a fund transaction based on a fund transaction identifier, the actual route code being used to represent an actual transaction route of fund in the fund transaction, wherein the code generation unit comprises:

a first obtaining subunit that obtains actual transaction information of fund in the fund transaction process from a corresponding database based on the fund transaction identifier, the actual transaction information including: transaction accounts and a transaction sequence;

a second obtaining subunit that obtains account codes corresponding to the transaction accounts;

a code generation subunit that combines account codes of transaction accounts based on the transaction sequence;

a standard obtaining unit that obtains a standard route code corresponding to the fund transaction identifier;

a route confirmation unit that confirms correctness of the transaction route of the fund transaction when the actual route code is identical to the standard route code.

6. The apparatus according to claim 5, wherein

the second obtaining subunit obtains a type code of a transaction account; when the type code is a first type code, determines that the account code corresponding to the transaction account is a combination of the type code and an account ID of the transaction account; when the type code is a second type code, determines that the account code corresponding to the transaction account is the type code.

7. The apparatus according to claim 5, wherein

the standard obtaining unit obtains a transaction code corresponding to the fund transaction identifier and obtains a standard route code corresponding to the transaction code.

8. The apparatus according to claim 5, wherein

the fund transaction identifier is a transaction serial number.